

**UNITED STATES BANKRUPTCY COURT
WAW-WESTERN DISTRICT OF WASHINGTON**

In re:

Ihab Bouanani
Houria Bouanani
Debtor(s)

Case No. 13-11793-MLB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

K. Michael Fitzgerald, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/28/2013.
- 2) The plan was confirmed on 06/13/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/01/2018.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$63,556.42.
- 10) Amount of unsecured claims discharged without payment: \$119,236.86.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$7,419.00
Less amount refunded to debtor	\$205.36

NET RECEIPTS:

\$7,213.64

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$357.03
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:

\$357.03

Attorney fees paid and disclosed by debtor:	\$7,000.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
United States Trustee	Unsecured	NA	NA	NA	0.00	0.00
American InfoSource LP	Unsecured	1,300.00	0.00	1,405.16	54.31	0.00
Antoinette M. Davis	Unsecured	NA	NA	NA	0.00	0.00
Becket & Lee LLP	Unsecured	783.00	0.00	783.61	30.29	0.00
Becket & Lee LLP	Unsecured	2,445.00	0.00	2,445.40	94.51	0.00
Becket & Lee LLP	Unsecured	1,511.00	0.00	1,511.30	58.13	0.00
Capital One NA	OTHER	0.00	NA	NA	0.00	0.00
Capital One/Best Buy	Unsecured	1,521.00	NA	NA	0.00	0.00
eCast Settlement Corp	Unsecured	2,680.00	0.00	2,733.91	105.67	0.00
eCast Settlement Corporation	Unsecured	NA	0.00	1,408.20	0.00	0.00
FIA CARD SERVICES, N.A.	Unsecured	1,846.00	0.00	1,901.78	73.50	0.00
Houria Bouanani	Unsecured	NA	NA	NA	0.00	0.00
Internal Revenue Service	Unsecured	NA	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	2,116.00	0.00	2,063.59	79.76	0.00
K Michael Fitzgerald	Unsecured	NA	NA	NA	0.00	0.00
NCO Financial System Inc	Unsecured	217.00	0.00	296.68	11.47	0.00
Portfolio Recovery Assoc	Unsecured	1,010.00	0.00	1,121.08	43.33	0.00
Portfolio Recovery Assoc	Unsecured	3,901.00	0.00	4,086.14	157.93	0.00
Portfolio Recovery Assoc	Unsecured	166.00	0.00	279.62	10.81	0.00
Portfolio Recovery Assoc	Unsecured	176.00	0.00	220.34	8.52	0.00
Portfolio Recovery Assoc	Unsecured	360.00	0.00	367.77	14.21	0.00
Portfolio Recovery Assoc	Unsecured	623.00	0.00	635.77	24.57	0.00
Portfolio Recovery Assoc	Unsecured	1,490.00	0.00	1,620.56	62.63	0.00
Portfolio Recovery Assoc	Unsecured	1,386.00	0.00	1,529.57	58.83	0.00
Portfolio Recovery Assoc	Unsecured	1,212.00	0.00	1,334.40	51.57	0.00
Quantum3 Group	Unsecured	2,232.00	0.00	2,395.97	92.60	0.00
RCO Legal	OTHER	0.00	NA	NA	0.00	0.00
Suntrust Bank	Unsecured	61,117.00	0.00	59,905.65	2,315.35	0.00
Suntrust Mortgage	Unsecured	NA	NA	NA	0.00	0.00
WASH ST DEPT OF REVENUE	Unsecured	NA	NA	NA	0.00	0.00
Wells Fargo Bank NA	Unsecured	NA	54,969.73	54,969.73	2,124.58	0.00

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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Wells Fargo Card Services	Unsecured	2,886.00	0.00	3,014.47	116.51	0.00
Wells Fargo Home Mortgage	Secured	NA	302,910.95	0.00	0.00	0.00
Wells Fargo Servicing Center	Unsecured	32,168.00	0.00	32,795.12	1,267.53	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,408.20	\$0.00	\$0.00
TOTAL SECURED:	\$1,408.20	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$177,417.62	\$6,856.61	\$0.00

Disbursements:

Expenses of Administration	<u>\$357.03</u>
Disbursements to Creditors	<u>\$6,856.61</u>

TOTAL DISBURSEMENTS :	<u>\$7,213.64</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/11/2018

By: /s/ K. Michael Fitzgerald

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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